L Number	Hits	Search Text	DB	Time stamp
1	78	((sales or market$4) NEAR2 (lead or leads)) SAME (notif$8 or introduc$8 or present$8 or warn$5 or alert$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/23 13:27

L Number	Hits	Search Text	DB	Time stamp
1	521	(alert$4 or contact$6 or find$6) SAME (salesperson or (sales ADJ (agent$2 or representative)))	USPAT; US−PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/23 19:12
2	51	((alert$4 or contact$6 or find$6) SAME (salesperson or (sales ADJ (agent$2 or representative)))) SAME (local or area or region$3)	USPAT; US−PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/06/23 19:13

DOCUMENT-IDENTIFIER: US 20040030626 A1

TITLE: System, method, and computer program product for
                    selecting and presenting financial products and services

---------- KWIC ---------

Summary of Invention Paragraph - BSTX (6):
   [0006] There have been several attempts in recent years to mass market term
life insurance products. A typical format would be as follows. The marketer
generally places ads directed to the general public which provide either an
(800) telephone number or a return postcard. Through either a return call from
the prospective client or the return postcard from the prospective client, lead
information is obtained, including the name, age, and smoker versus nonsmoker
status of the client, and the amount of term insurance desired. From this **lead
information, the marketer** selects from the term life insurance products
available to it, the product with the lowest premium available to that client.
In some instances, the marketer may select several products offering low
premiums and provide them to the client, for example, in table format, for
selections by the client. The marketer then includes these product selections
in a **presentation** 6 letter which is sent to the prospective client. The
presentation letter typically will list as the addressee the client, and it
will provide the lead information at the **introduction** of the letter.